

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re ROSA MARIA STYLES

Case No. 19-32881 ABA  
Reporting Period: APRIL 2020

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	x		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	x		
Schedule of Professional Fees Paid	MOR-1b	x		
Copies of bank statements		x		
Cash disbursements journals		x		
Statement of Operations	MOR-2	N/A		
Balance Sheet	MOR-3	N/A		
Status of Postpetition Taxes	MOR-4	N/A		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4	x		
Accounts Receivable Reconciliation and Aging	MOR-5	x		
Debtor Questionnaire	MOR-5	x		

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

/s/ Rosa Styles  
Signature of Debtor

5/22/2020  
Date

Signature of Joint Debtor

Date

Signature of Authorized Individual\*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re ROSA MARIA STYLES  
Debtor

Case No. 19-32881 ABA  
Reporting Period: **APRIL 2020**

### SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
<b>CASH BEGINNING OF MONTH</b>								
<b>RECEIPTS</b>								
CASH SALES								
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS	PLEASE SEE ATTACHED QUICKBOOKS REGISTER & BANK STATEMENT							
OTHER (ATTACH LIST)								
TRANSFERS (FROM DIP ACCTS)								
<b>TOTAL RECEIPTS</b>								
<b>DISBURSEMENTS</b>								
NET PAYROLL								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES								
INVENTORY PURCHASES								
SECURED/ RENTAL/ LEASES								
INSURANCE								
ADMINISTRATIVE								
SELLING								
OTHER (ATTACH LIST)								
OWNER DRAW *								
TRANSFERS (TO DIP ACCTS)								
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
<b>TOTAL DISBURSEMENTS</b>								
<b>NET CASH FLOW</b>								
(RECEIPTS LESS DISBURSEMENTS)								
<b>CASH - END OF MONTH</b>								

\* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

### THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)	
<b>TOTAL DISBURSEMENTS</b>	\$ 1,888.51
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	\$ -
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	\$ -
<b>TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES</b>	\$ 1,888.51

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**ROSA MARIA STYLES 19-32881 ABA****Profit & Loss**

April 2020

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	Apr 20
Income	
interest income	0.05
Retirement Income	801.10
Stimulus	1,200.00
Total Income	2,001.15
Expense	
Cable, TV, Telephone	6.99
Clothing	140.31
Food and housekeeping supplies	518.65
Health Insurance	150.31
Maintenance, repair	31.97
Medical	72.68
Personal	800.00
Personal care products and serv	99.60
service charges- checks,etc	3.00
Transportation	65.00
Total Expense	1,888.51
Net Income	<u><u>112.64</u></u>



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**ROSA MARIA STYLES 19-32881 ABA****Profit & Loss**December 8, 2019 through April 30, 2020

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	Dec 8, '19 - Apr 30, 20
<b>Income</b>	
Bank Balance at 12-8-2019	2,952.23
interest income	0.17
Retirement Income	9,221.71
Spousal Contribution	2,400.00
Stimulus	1,200.00
<b>Total Income</b>	<b>15,774.11</b>
<b>Expense</b>	
Cable, TV, Telephone	162.96
Clothing	2,420.94
Equipment	700.84
Food and housekeeping supplies	2,895.83
Health Insurance	316.32
Maintenance, repair	31.97
Medical	840.18
Personal	5,773.44
Personal care products and serv	99.60
service charges- checks,etc	43.00
Transportation	310.00
<b>Total Expense</b>	<b>13,595.08</b>
<b>Net Income</b>	<b>2,179.03</b>

**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**  
 April 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		04/01/2020	GRC PERRICONEM		TD BANK 6745		
TOTAL	3/25/2020				Personal care produ...	-59.65	59.65
Check		04/01/2020	AMAZON		TD BANK 6745		
TOTAL	3/30/2020				Clothing	-21.31	21.31
Check		04/01/2020	AMAZON		TD BANK 6745		
TOTAL	3/30/2020				Food and housekee...	-14.90	14.90
Check		04/01/2020	AMAZON		TD BANK 6745		
TOTAL	3/30/2020				Food and housekee...	-245.23	245.23
Check		04/01/2020	AMAZON DIGIT		TD BANK 6745		
TOTAL	3/31/2020				Cable, TV, Telephone	-6.99	6.99
Check		04/01/2020	EZPASS		TD BANK 6745		
TOTAL					Transportation	-65.00	65.00
Check		04/03/2020	DDA		TD BANK 6745		
TOTAL					Personal	-400.00	400.00
Check		04/03/2020			TD BANK 6745		
TOTAL						-3.00	

**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**  
 April 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
TOTAL					service charges- che...	-3.00	3.00
Check		04/09/2020	CITY BEAUTY		TD BANK 6745	-39.95	-39.95
TOTAL					Personal care produ...	-39.95	39.95
Check		04/09/2020	LUZZLYCO		TD BANK 6745	-19.00	-19.00
TOTAL					Clothing	-19.00	19.00
Check		04/14/2020	AETNA		TD BANK 6745	-134.61	-134.61
TOTAL					Health Insurance	-134.61	134.61
Check		04/14/2020	DEBIT		TD BANK 6745	-400.00	-400.00
TOTAL					Personal	-400.00	400.00
Check		04/22/2020	MEDICA RX INS		TD BANK 26202	-15.70	-15.70
TOTAL					Health Insurance	-15.70	15.70
Check		04/22/2020	ACME		TD BANK 26202	-188.87	-188.87
TOTAL					Food and housekee...	-188.87	188.87
Check		04/22/2020	LOWE		TD BANK 26202	-31.97	-31.97

**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**  
 April 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
TOTAL					Maintenance, repair	-31.97	31.97
Check		04/27/2020	ACME		TD BANK 26202	-69.65	-69.65
TOTAL					Food and housekee...	-69.65	69.65
Check		04/27/2020	CVS		TD BANK 26202	-72.68	-72.68
TOTAL					Medical	-72.68	72.68





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**ROSA MARIA STYLES 19-32881 ABA**

**Reconciliation Summary**TD BANK 26202, Period Ending 04/30/2020

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	Apr 30, 20
Beginning Balance	0.00
Cleared Transactions	
Checks and Payments - 10 items	-1,098.63
Deposits and Credits - 4 items	3,359.02
Total Cleared Transactions	2,260.39
Cleared Balance	2,260.39
Register Balance as of 04/30/2020	2,260.39
Ending Balance	2,260.39

Case No. 19-32881 ABA  
Reporting Period: APRIL 2020

This schedule is to include all retained professional payments from case inception to current month.

PLEASE SEE PETITION STATEMENT OF AFFAIRS

In re ROSA MARIA STYLES

Debtor

Case No. 19-32881 ABA

Reporting Period: APRIL 2020

**STATUS OF POSTPETITION TAXES**

**ADDRESSED IN DISCLOSURE STATEMENT AND PLAN**

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.

Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

**Federal and State Income Tax withheld from salary**

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income: addressed in the Plan Projections	\$ -					\$ -
Other:						
Total Federal Taxes	\$ -					\$ -
<b>State and Local</b>						
Withholding						
Sales						
Excise						
Unemployment						
Real Property	Addressed in the Disclosure Statement and Plan (DS&P)					
Personal Property						
Other:						
Total State and Local						
<b>Total Taxes</b>						\$ -

**SUMMARY OF UNPAID POSTPETITION DEBTS**

**ADDRESSED IN DISCLOSURE STATEMENT AND PLAN**

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						\$ -
Wages Payable						\$ -
Taxes Payable - Income Addressed in DS&P	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Rent/Leases-Building						\$ -
Rent/Leases-Equipment						\$ -
Secured Debt/Adequate Protection Payments	VALID MORTGAGES ARE PROTECTED BY PROPERTY VALUE					
Professional Fees						\$ -
Amounts Due to Insiders*						\$ -
<b>Total Postpetition Debts</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Explain how and when the Debtor intends to pay any past-due postpetition debts. Debtor intends to sell residence that protects the mortgages.

\*"Insider" is defined in 11 U.S.C. Section 101(31).



In Re: ROSA MARIA STYLES  
Case No. 19-32881 ABA  
Reporting Period: APRIL 2020

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation		Amount
Total Accounts Receivable at the beginning of the reporting period	\$	-
+ Amounts billed during the period		-
- Amounts collected during the period		-
Total Accounts Receivable at the end of the reporting period	\$	-
Accounts Receivable Aging		Amount
0 - 30 days old	\$	-
31 - 60 days old		-
61 - 90 days old		-
91+ days old		-
Total Accounts Receivable		-
Amount considered uncollectible (Bad Debt)		-
Accounts Receivable (net)	\$	-

### DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		X
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	X	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.	X	

DIP ACCOUNT OPENED IN APRIL - NON DIP ACCOUNT CLOSED IN APRIL 2020.





**Bank**

America's Most Convenient Bank®

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STATEMENT OF ACCOUNT

AV 01 075257 61126B227 A\*\*5DGT

ROSA M STYLES

DIP 19-32881

61 HARTFORD RD

SEWELL NJ 08080-2040

Page:

1 of 3

Statement Period:

Apr 20 2020-May 05 2020

Cust Ref #:

4373726202-624-T-###

Primary Account #:

437-3726202



## TD 60 Plus Checking

ROSA M STYLES

DIP 19-32881

Account # 437-3726202

### ACCOUNT SUMMARY

Beginning Balance	0.00	Average Collected Balance	1,564.88
Deposits	1,357.90	Interest Earned This Period	0.02
Electronic Deposits	2,001.10	Interest Paid Year-to-Date	0.02
Other Credits	0.02	Annual Percentage Yield Earned	0.03%
		Days in Period	16
Electronic Payments	698.63		
Other Withdrawals	400.00		
Ending Balance	2,260.39		

### DAILY ACCOUNT ACTIVITY

#### Deposits

POSTING DATE	DESCRIPTION	AMOUNT
04/20	DEPOSIT	1,357.90
	<b>Subtotal:</b>	<b>1,357.90</b>

#### Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
04/29	ACH DEPOSIT, IRS TREAS 310 TAX REF ****09922200919	1,200.00
05/01	ACH DEPOSIT, OWENS-ILLINOIS S JHTC 5249158	801.10
	<b>Subtotal:</b>	<b>2,001.10</b>

#### Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
05/05	INTEREST PAID	0.02
	<b>Subtotal:</b>	<b>0.02</b>

#### Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
04/22	DEBIT CARD PURCHASE, *****30071395297, AUT 042020 VISA DDA PUR MEDICAL RX INS 877 389 9457 * FL	15.70
04/22	DEBIT POS, *****30071395297, AUT 042220 DDA PURCHASE ACME 3994 SEWELL * NJ	188.87
04/22	DEBIT POS, *****30071395297, AUT 042220 DDA PURCHASE LOWE S 751 TURNERSVILLE * NJ	31.97
04/27	DEBIT POS, *****30071395297, AUT 042520 DDA PURCHASE ACME 0996 SEA ISLE CITY * NJ	69.65
04/27	DEBIT POS, *****30071395297, AUT 042720 DDA PURCHASE CVS PHARM 00429 SOUTH CAPE MAY COUR * NJ	72.68
05/01	DEBIT POS, *****30071395297, AUT 050120 DDA PURCHASE ACME 0996 SEA ISLE CITY * NJ	78.21

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

Your ending balance shown on this statement is:

2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

Adjusted Balance

[illegible]

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.





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STATEMENT OF ACCOUNT

ROSA M STYLES  
DIP 19-32881

Page: 3 of 3  
Statement Period: Apr 20 2020-May 05 2020  
Cust Ref #: 4373726202-624-T-###  
Primary Account #: 437-3726202

DAILY ACCOUNT ACTIVITY

**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
05/01	DEBIT POS, *****30071395297, AUT 050120 DDA PURCHASE CVS PHARM 02023 6110 SEA ISLE CITY * NJ	13.73
05/04	DEBIT POS, *****30071395297, AUT 050420 DDA PURCHASE SHOPRITE SOMERS PNT S1 SOMERS POINT * NJ	213.65
05/05	DEBIT POS, *****30071395297, AUT 050520 DDA PURCHASE ACME 0996 SEA ISLE CITY * NJ	14.17
Subtotal:		698.63

**Other Withdrawals**

POSTING DATE	DESCRIPTION	AMOUNT
04/27	DEBIT	400.00
Subtotal:		400.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
04/20	0.00	04/29	1,779.03
04/20	1,357.90	05/01	2,488.19
04/22	1,121.36	05/04	2,274.54
04/27	579.03	05/05	2,260.39



ROSA STYLES

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19-32881

APRIL BANKING / OLD TD ACCOUNTMARCH  
MORAPRIL  
MOR

03/23/2020	IOD INTEREST PAID	\$31.40		\$839.34
03/23/2020	MAINTENANCE FEE		\$0.05	\$839.39
03/23/2020	CHECK IMAGE FEE	\$10.00		\$829.39
03/23/2020		\$2.00		\$827.39
03/23/2020	VISA DDA PUR 490641 GRC PERRICONEM	\$39.65		\$787.74
03/24/2020	SSA TREAS 310 KXSOC SEC		\$1,239.00	\$2,026.74
03/30/2020	VISA DDA PUR 469216 AMAZON COM 7Q7	\$21.31		\$1,985.43
03/30/2020	VISA DDA PUR 469216 AMZN MKTP US VC	\$14.90		\$1,970.53
03/30/2020	VISA DDA PUR 469216 AMZN MKTP US PI	\$245.23		\$1,725.30
03/31/2020	VISA DDA PUR 469216 AMAZON DIGIT BH	\$6.99		\$1,718.31
04/01/2020	OWENS-ILLINOIS S HHC		\$801.10	\$2,519.41
04/02/2020	VISA DDA PUR 411829 NUFEPASS	\$65.00		\$2,454.41
04/03/2020	DDA WITHDRAW PM4747 485 WIDBRY GL	\$400.00		\$2,054.41
04/03/2020	NONTD ATM FEE	\$3.00		\$2,051.41
04/09/2020	VISA DDA PUR 481239 CITY BEAUTY	\$39.95		\$2,011.46
04/14/2020	VISA DDA PUR 449215 SP LUXALYCO	\$119.00		\$1,892.46
04/14/2020	AETNA HEALTH INS INS PYMT	\$134.61		\$1,757.85
04/14/2020	DEBIT	\$400.00		\$1,357.85
04/20/2020	IOD INTEREST PAID		\$0.05	\$1,357.90
04/20/2020	ACCOUNT CLOSED	\$1,357.90		\$0.00

Check Transactions

America's Most Convenient Bank®

 ROSA M STYLES  
 61 HARTFORD RD  
 SEWELL NJ

08080-0000

 Account Closed  
 4/20/2020

624 / TD 60 Plus Checking

7855816745

6745